

## **MEDICAL RESOURCES**

### **MEDI-CAL AND MEDICARE**

Many California residents who have a hearing loss may be eligible for two medical, public assistance programs. One is Medi-Cal, which is California's name for the federal Medicaid program. The other is Medicare, a federal program designed to help with the cost of medical and hospital care for elderly and disabled persons.

#### **MEDI-CAL**

The Medi-Cal program is a state and federally funded program for low income people that is administered by each county in California. To learn more about the Medi-Cal program and to find out about eligibility requirements for these services, contact your local county welfare or social services office. A listing of these offices may also be found at the following website: [www.dhcs.ca.gov/services/medi-cal/Pages/CountyOffices.aspx](http://www.dhcs.ca.gov/services/medi-cal/Pages/CountyOffices.aspx).

Medi-Cal pays for medically necessary treatment services, medicines, medical supplies and durable medical equipment, such as hearing aids, canes, crutches, walkers and wheelchairs, etc. A person is automatically eligible for Medi-Cal if he/she is receiving Supplemental Security Income (SSI) or In-Home Supportive Services (IHSS). Even if someone is not receiving benefits from these programs, he/she may still be eligible if he/she has low income and limited resources.

Medi-Cal provides a number of services to people with limited resources including, but not limited to:

- Physician services
- Inpatient hospital care
- Outpatient hospital care
- Laboratory and X-ray services
- Skilled nursing facility services
- Home health services
- Rural health clinic services
- Pharmacy services (Medications)
- Medical transportation
- Equipment such as wheelchairs, hearing aids and cochlear implants
- Vision services
- Long term care
- Physical therapy
- Occupational therapy
- Speech therapy
- Audiology

## **MEDICARE**

Medicare is a federal health insurance program for aged and disabled persons. If you have questions about Medicare or want to apply for benefits, call Social Security at the numbers listed below and make sure to have your social security number ready when you call:

(800) 772-1213 (Voice)

(800) 325-0778 (TTY)

Website for Social Security: [www.ssa.gov](http://www.ssa.gov)

Website for Medicare: [www.medicare.gov](http://www.medicare.gov)

Website for Medicare Benefits: [www.ssa.gov/pgm/links\\_medicare.htm](http://www.ssa.gov/pgm/links_medicare.htm)

Website for Social Security Office Locator: [secure.ssa.gov/apps6z/FOLO/fo001.jsp](http://secure.ssa.gov/apps6z/FOLO/fo001.jsp)

For general Medicare information, ordering Medicare booklets, and information about health plans, Medicare may be contacted 24 hours a day, 7 days a week at:

(800) 633-4227 (Voice)

(877) 486-2048 (TTY)

Entitlement to Medicare services, unlike Medi-Cal, is not based on an individual's financial status. Rather, it is a health insurance program funded through employer and employee payroll taxes. To qualify for Medicare, an individual must be:

- Receiving Social Security benefits;
- A retired employee of the federal government; or
- Receiving Railroad Retirement benefits.

For people who are not disabled, eligibility for Medicare begins at age 65, even if they opted to begin receiving Social Security Retirement benefits at age 62. Persons under the age of 65, who are disabled, may be eligible for Medicare if they have received Social Security or Railroad Retirement Disability benefits for at least 24 months. The disabled adult child of a Medicare recipient, or deceased Medicare recipient, is also eligible to receive Medicare benefits.

### **Medicare Administration**

The Medicare program is administered locally by private insurance companies who are called "carriers". The Health Care Financing Administration (HCFA), a federal agency within the U.S. Department of Health and Human Services, contracts with private insurance companies in each area of the country to process claims for benefits from people who are enrolled in Medicare. You apply for Medicare at your local Social Security office and questions concerning benefits should be directed there as well.

Locate the Social Security office nearest your residence at

[secure.ssa.gov/apps6z/FOLO/fo001.jsp](http://secure.ssa.gov/apps6z/FOLO/fo001.jsp).

### **Medicare Benefit Structure**

Medicare benefits are divided into Parts A and B. Medicare Part A covers hospital care, nursing home and home health care services. Medicare Part B covers outpatient

hospital care, physician services, physical therapy, medical transportation, durable medical equipment (cochlear implants, wheelchairs, walkers, etc.) and other services and procedures.

### **Medicare Part A**

Medicare Part A covers institutional, or hospital, and similar types of care. It is free for those who have contributed to Social Security. For those who have not contributed, Part A can be purchased by persons over 65.

### **Medicare Part B**

Medicare Part B services include:

- Physicians' services
- Outpatient hospital services
- Rural health clinic care
- Outpatient Rehabilitation
- Physical and Occupational Therapy
- Speech Pathology
- Prosthetic devices
- Durable medical equipment
- Diagnostic tests
- Certain preventive services

There is an initial deductible per year for Part B services. This amount is satisfied only by the recipient paying charges that Medicare would allow, which may be less than the full amount of the bill. In addition, recipients are responsible for paying a 20 percent co-payment for most services and devices provided under Part B. Under certain circumstances, physicians and other providers are allowed to charge more than Medicare will pay. You, the beneficiary, are required to pay for these extra charges.

Although physicians and suppliers may charge more than Medicare allows, some have agreed to provide services and equipment on an "assignment" basis. This means that they will accept the amount that Medicare allows for a service or device as payment in full without making any additional charge. Medicare pays 80 percent of this allowed amount and you, the beneficiary, must pay the remaining 20 percent. If a supplier has not agreed to assignment, the full market price may be charged. The beneficiary is expected to pay any amount which exceeds what Medicare allows.

## **ADDITIONAL MEDICAL RESOURCES**

### **CALIFORNIA DEPARTMENT OF HEALTH CARE SERVICES (DHCS)**

(916) 445-4171 (Voice)

Website: [www.dhcs.ca.gov](http://www.dhcs.ca.gov)

The DHCS is a department within the California Health and Human Services Agency. DHCS' mission is to preserve and improve the health status of all Californians. DHCS works closely with health care professionals, county

governments and health plans to provide a health care safety net for California's low-income population and persons with disabilities. Programs within the DHCS include California Children's Services, the Hearing Conservation Program and the Newborn hearing Screening program.

### **California Children's Services (CCS)**

CCS General Website: [www.dhcs.ca.gov/services/ccs](http://www.dhcs.ca.gov/services/ccs)

CCS Offices Website:

[www.dhcs.ca.gov/services/ccs/Pages/CountyOffices.aspx](http://www.dhcs.ca.gov/services/ccs/Pages/CountyOffices.aspx)

California Children's Services (CCS) is a state program for children with certain diseases or health problems. Services are provided through the CCS offices at county office locations. Through this program, children up to 21 years old can get the health care and services they need. CCS will connect you with doctors and trained health care people who know how to care for your child with special health care needs.

### **Hearing Conservation Program (HCP)**

Website: [www.dhcs.ca.gov/services/hcp](http://www.dhcs.ca.gov/services/hcp)

The DHCS' Children's Medical Services (CMS) Branch has implemented a statewide comprehensive Hearing Conservation Program (HCP). The HCP helps to identify hearing loss in preschoolers to 21 years of age in public schools, through the Child Health and Disability Prevention programs, as well as, other state supported programs.

### **Newborn Hearing Screening Program (NHSP)**

Website: [www.dhcs.ca.gov/services/nhsp](http://www.dhcs.ca.gov/services/nhsp)

The DHCS' Children's Medical Services (CMS) Branch has implemented a statewide comprehensive Newborn Hearing Screening Program (NHSP). The NHSP helps identify hearing loss in infants and guide families to the appropriate services needed to develop communication skills.

## **COMMUNICATING WITH PEOPLE WHO ARE DEAF OR HARD OF HEARING IN HOSPITAL SETTINGS**

### **American with Disabilities Act (ADA) Business Brief**

Department of Justice ADA Information Lines:

(800) 514-0301 (Voice)

(800) 514-0383 (TTY)

ADA Website: [www.ada.gov](http://www.ada.gov)

Business Brief Website: [www.ada.gov/hospcombr.htm](http://www.ada.gov/hospcombr.htm)

Under the ADA, hospitals must provide effective means of communication for patients, family members, and hospital visitors who are deaf or hard of hearing. Effective communication is particularly critical in health care settings where miscommunication may lead to misdiagnosis and improper or delayed medical

treatment. This publication discusses critical aspects of the provision of communication service to persons with hearing loss in hospital settings.

**DEAFDOC**

58 Eastland Avenue

Rochester, NY 14618

(585) 271-7004 (Voice and Relay)

(585) 271-3826 (Fax)

Website: [www.deafdoc.org](http://www.deafdoc.org)

E-mail: [deafdoc@deafdoc.org](mailto:deafdoc@deafdoc.org)

DeafDOC.org is a website with free, healthcare information for the deaf and hard of hearing community. Medical questions and answers as well as dictionary terms are presented in video format. DeafDOC has separate areas for the deaf and hard of hearing communities; interpreters; and healthcare and educational providers, etc.